

Information to identify the case:

Debtor 1	<u>Ernest O. Ryan</u>	Social Security number or ITIN	xxx-xx-3524
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24218-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ernest O. Ryan

3/4/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ernest O. Ryan
 Debtor

Case No. 18-24218-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Mar 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2019.

db	+Ernest O. Ryan, 166 Francis Road, Pittsburgh, PA 15239-1408
14939903	+Duquesne Light Company, PO Box 61, Pittsburgh, PA 15122-0061
14939905	+I Care Medical LLC, PO Box 5657, Johnstown, PA 15904-5657
14939910	+Peoples, PO Box 747105, Pittsburgh, PA 15274-7105
14939911	+Premier Medical Associates, PO Box 644985, Pittsburgh, PA 15264-4985
14967433	+UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: BRCCRAWFORD.COM Mar 05 2019 07:38:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2019 02:46:26	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14939904	EDI: HNDA.COM Mar 05 2019 07:38:00	Honda Financial Services, PO Box 7829, Philadelphia, PA 19101
14939898	+EDI: CAPITALONE.COM Mar 05 2019 07:38:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14939899	EDI: RMSC.COM Mar 05 2019 07:38:00	Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14939900	EDI: CHASE.COM Mar 05 2019 07:38:00	Chase/Slate, PO Box 15153, Wilmington, DE 19886-5153
14939901	+E-mail/Text: vmcpherson@creditmanagementcompany.com Mar 05 2019 02:46:50	Credit Management, P.O. Box 16346, Pittsburgh, PA 15242-0346
14939902	+EDI: RCSFNBMARIN.COM Mar 05 2019 07:38:00	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
14939906	+EDI: RMSC.COM Mar 05 2019 07:38:00	JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14939907	+EDI: TSYS2.COM Mar 05 2019 07:38:00	Juniper/Barclays, PO Box 13337, Philadelphia, PA 19101-3337
14939908	E-mail/Text: camanagement@mtb.com Mar 05 2019 02:46:11	M&T Bank, PO Box 62182, Baltimore, MD 21264
14939909	+E-mail/Text: recovery@paypal.com Mar 05 2019 02:45:58	Paypal, 2211 North First Street, San Jose, CA 95131-2021
14939912	EDI: RMSC.COM Mar 05 2019 07:38:00	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14939913	+EDI: AFFILIATEDGRP.COM Mar 05 2019 07:38:00	The Affiliated Group, 3055 41st NW, Suite 100, Rochester, MN 55901-9013
14939914	+EDI: VERIZONCOMB.COM Mar 05 2019 07:38:00	Verizon, PO Box 920041, Dallas, TX 75392-0041
14939915	EDI: RMSC.COM Mar 05 2019 07:38:00	Wal-Mart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14939916	+EDI: RMSC.COM Mar 05 2019 07:38:00	Wal-Mart/Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company
cr	M&T Bank as servicer for Lakeview Loan Servicing L
cr	Penn Hills School District

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: 318

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Total Noticed: 23

Date Rcvd: Mar 04, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC
andygornall@latouflawfirm.com
Glenn R. Bartifay on behalf of Debtor Ernest O. Ryan gbartifay@bartifaylaw.com,
sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com
James Warmbrodt on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC
bkgroup@kmlawgroup.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Natasha Alejandro on behalf of Debtor Ernest O. Ryan alejandrolawoffice@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 8